

In re:  
Robert F Walk, II  
Kathleen B Walk  
Debtors

Case No. 25-12392-pmm  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Jun 16, 2025

User: admin  
Form ID: 309A

Page 1 of 3  
Total Noticed: 43

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 18, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Robert F Walk, II, Kathleen B Walk, 2101 Belmont Ave 2212, Philadelphia, PA 19131-1660
15018981	Citi/L.L. Bean, Attn: Citicorp Centralized Bankruptcy, PO Box 790040, Sioux Falls, SD 57117-0040
15018989	Elan Fin Svcs/fulton, Cb Disputes, Saint Louis, MO 63166
15018990	+ Franklin Mint Federal Credit Union, c/o Corinne S. Brennan, Esquire, Klehr Harrison Harvey Branzburg LLP, 1835 Market Street, Suite 1400, Philadelphia, PA 19103-2945
15018995	+ Main Line Health, PO Box 780163, Philadelphia, PA 19178-0163
15018999	Philadelphia Municipal Court, Traffic Division, 800 Spring Garden St, Philadelphia, PA 19123-2616
15019001	+ Rocket Mortgage, Attn: Bankruptcy, 1050 Woodward Avenue, Detroit, MI 48226-3573
15019004	Target NB, C/O Financial & Retail Services Mailstop, Minneapolis, MN 55440
15019009	U.S. Department of Justice, Attorney General, PO Box 683, Washington, DC 20044-0683

TOTAL: 9

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: help@cibiklaw.com	Jun 17 2025 00:22:00	MICHAEL A. CIBIK, Cibik Law, P.C., 1500 Walnut Street, Suite 900, Philadelphia, PA 19102
tr	+ EDI: QRHHOLBER.COM	Jun 17 2025 04:12:00	ROBERT H. HOLBER, Robert H. Holber PC, 41 East Front Street, Media, PA 19063-2911
smg	Email/Text: megan.harper@phila.gov	Jun 17 2025 00:23:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Jun 17 2025 04:12:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustpreion03.ph.ecf@usdoj.gov	Jun 17 2025 00:23:00	United States Trustee, Office of United States Trustee, Robert N.C. Nix Federal Building, 900 Market Street, Suite 320, Philadelphia, PA 19107-4202
15018973	+ Email/PDF: AffirmBKNotifications@resurgent.com	Jun 17 2025 00:19:03	Affirm, Inc., Attn: Bankruptcy, 30 Isabella St , Floor 4, Pittsburgh, PA 15212-5862
15018975	+ EDI: BANKAMER2	Jun 17 2025 04:12:00	Bank Of America, Attn: Bankruptcy, 100 North Tryon St, Charlotte, NC 28255-0001
15018974	+ EDI: BANKAMER	Jun 17 2025 04:12:00	Bank of America, Attn: Bankruptcy, 4909 Savarese Circle, Tampa, FL 33634-2413
15018976	EDI: TSYS2	Jun 17 2025 04:12:00	Barclays Bank Delaware, Attn: Bankruptcy, 125 S West St, Wilmington, DE 19801-5014
15018983	Email/Text: megan.harper@phila.gov	Jun 17 2025 00:23:00	City of Philadelphia, c/o City of Philadelphia, Municipal Services Building, 1401 John F Kennedy Blvd Fl 5, Philadelphia, PA 19102-1617

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15018977	EDI: CAPITALONE.COM	Jun 17 2025 04:12:00	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
15018978	+ EDI: CITICORP	Jun 17 2025 04:12:00	Cbna, Attn: Bankruptcy, P.O. Box 6497, Sioux Falls, SD 57117-6497
15018979	+ EDI: WFNNB.COM	Jun 17 2025 04:12:00	Ccb/apples, Po Box 182120, Columbus, OH 43218-2120
15018980	+ EDI: WFNNB.COM	Jun 17 2025 04:12:00	Ccb/wnterslk, Po Box 182120, Columbus, OH 43218-2120
15018982	+ EDI: CITICORP	Jun 17 2025 04:12:00	Citibank, Citicorp Cr Srvs/Centralized Bankruptcy, PO Box 790040, Saint Louis, MO 63179-0040
15018984	Email/Text: bankruptcy@philapark.org	Jun 17 2025 00:23:00	City of Philadelphia, Parking Violation Branch, PO Box 41819, Philadelphia, PA 19101-1819
15018985	+ EDI: WFNNB.COM	Jun 17 2025 04:12:00	Comenity Bank/tyrdvisa, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
15018986	+ EDI: WFNNB.COM	Jun 17 2025 04:12:00	ComenityCapital/Boscov, Attn: Bankruptcy Dept, PO Box 182125, Columbus, OH 43218-2125
15018987	+ EDI: WFNNB.COM	Jun 17 2025 04:12:00	Comenitycb/appleseeds, Attn: Bankruptcy, POB 182125, Columbus, OH 43218-2125
15018988	+ EDI: WFNNB.COM	Jun 17 2025 04:12:00	Comenitycb/wintersilks, Attn: Bankruptcy Dept, PO Box 182125, Columbus, OH 43218-2125
15018994	EDI: CITICORP	Jun 17 2025 04:12:00	Macy's/ DSNB, Atytn: Bankruptcy 701 E. 60th Street Nor, Sioux Falls, SD 57104
15018991	EDI: IRS.COM	Jun 17 2025 04:12:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
15018992	EDI: JPMORGANCHASE	Jun 17 2025 04:12:00	Jpmcb, MailCode LA4-7100 700 Kansas Lane, Monroe, LA 71203
15018993	EDI: CAPITALONE.COM	Jun 17 2025 04:12:00	Kohl's, Attn: Credit Administrator, PO Box 3043, Milwaukee, WI 53201-3043
15018996	Email/Text: fesbank@attorneygeneral.gov	Jun 17 2025 00:22:00	Pennsylvania Attorney General, 16th Floor, Strawberry Square, Harrisburg, PA 17120-0001
15018997	EDI: PENNDEPTREV	Jun 17 2025 04:12:00	Pennsylvania Department of Revenue, Bankruptcy Division, 1 Revenue Pl, Harrisburg, PA 17129-0001
15018998	^ MEBN	Jun 17 2025 00:08:27	Pennsylvania Office of General Counsel, 333 Market St Fl 17, Harrisburg, PA 17101-2210
15019000	Email/Text: bankruptcy@philapark.org	Jun 17 2025 00:23:00	Philadelphia Parking Authority, Bankruptcy Department, 701 Market St, Philadelphia, PA 19106-1538
15019002	+ EDI: SYNC	Jun 17 2025 04:12:00	Synchrony Bank/Care Credit, Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
15019003	EDI: SYNC	Jun 17 2025 04:12:00	Synchrony Bank/QVC, Attn: Bankruptcy, PO Box 965065, Orlando, FL 32896-5065
15019005	+ EDI: TDBANKNORTH.COM	Jun 17 2025 04:12:00	TD Bank, Attn: Bankruptcy, 1701 Route 70 East, Cherry Hill, NJ 08003
15019006	+ EDI: TDBANKNORTH.COM	Jun 17 2025 04:12:00	TD Bank, N.A., Attn: Bankruptcy, 32 Chestnut Street PO Box 1377, Lewiston, ME 04243
15019007	Email/Text: TFS_Agency_Bankruptcy@toyota.com	Jun 17 2025 00:22:00	Toyota Financial Services, Attn: Bankruptcy, PO Box 259001, Plano, TX 75025-9001
15019008	Email/Text: usapae.bankruptcynotices@usdoj.gov	Jun 17 2025 00:23:00	U.S. Attorney, Eastern District of Pa., 615 Chestnut St Ste 1250, Philadelphia, PA

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19106-4404

TOTAL: 34

## **BYPASSED RECIPIENTS**

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## **NOTICE CERTIFICATION**

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 18, 2025

Signature: /s/Gustava Winters

Information to identify the case:

Debtor 1: Robert F Walk II Social Security number or ITIN: xxx-xx-8628  
First Name Middle Name Last Name EIN: --\_-----  
Debtor 2: Kathleen B Walk Social Security number or ITIN: xxx-xx-7153  
(Spouse, if filing) First Name Middle Name Last Name EIN: --\_-----  
United States Bankruptcy Court: Eastern District of Pennsylvania Date case filed for chapter: 7 6/13/25  
Case number: 25-12392-pmm

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline 10/20

**\*\*Debtor's Photo ID & Social Security Card must be presented to the Trustee prior to the 341 meeting.\*\***

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Robert F Walk II	Kathleen B Walk
2. All other names used in the last 8 years		
3. Address	2101 Belmont Ave 2212 Philadelphia, PA 19131-1648	2101 Belmont Ave 2212 Philadelphia, PA 19131-1648
4. Debtor's attorney Name and address	MICHAEL A. CIBIK Cibik Law, P.C. 1500 Walnut Street Suite 900 Philadelphia, PA 19102	Contact phone 215-735-1060 Email: help@cibiklaw.com
5. Bankruptcy trustee Name and address	ROBERT H. HOLBER Robert H. Holber PC 41 East Front Street Media, PA 19063	Contact phone (610) 565-5463 Email: trustee@holber.com

For more information, see page 2 >

Debtor **Robert F Walk II** and **Kathleen B Walk**

Case number **25-12392-pmm**

<b>6. Bankruptcy clerk's office</b>	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office --- 9:00 A.M. to 4:00 P.M.; Reading Office --- 9:00 A.M. to 4:00 P.M.
Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> .		Contact phone (215)408-2800
		Date: 6/16/25
<b>7. Meeting of creditors</b>	<b>July 16, 2025 at 11:50 AM</b>	Location: <b>The meeting is by Zoom. Go to Zoom.us, Click on JOIN or call 1 (267) 635-2353, Enter Meeting ID 553 798 0544, and Passcode 9076919462</b>
Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	For additional meeting info. go to <a href="https://www.justice.gov/ust/moc">https://www.justice.gov/ust/moc</a>
<b>8. Presumption of abuse</b>	The presumption of abuse does not arise.	
If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.		
<b>9. Deadlines</b>	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>	<b>Filing deadline: 9/15/25</b>
The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>You must file a complaint:</b> <ul style="list-style-type: none"><li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li><li>• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).</li></ul> <b>You must file a motion:</b> <ul style="list-style-type: none"><li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li></ul>	
	<b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	<b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors
<b>10. Proof of claim</b>	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
Please do not file a proof of claim unless you receive a notice to do so.		
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	